

In re:  
Joseph Zwicharowski  
Debtor

Case No. 17-11811-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: May 10, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 16

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.        |
| #      | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2024:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | #+ Joseph Zwicharowski, 3982 Carteret Drive, Philadelphia, PA 19114-2006   |
| 14645438 | + Brighthouse Life Insurance Company, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250 |

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                                    | Date/Time            | Recipient Name and Address   |
|----------|---|----------------------|--|
| smg      | Email/Text: megan.harper@phila.gov                            | May 10 2024 23:33:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg      | EDI: PENNDEPTREV  | May 11 2024 03:33:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                                      |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us                       | May 10 2024 23:33:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                                      |
| 14582658 | Email/PDF: bncnotices@becket-lee.com                          | May 10 2024 23:50:20 | Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701   |
| 13883110 | Email/Text: megan.harper@phila.gov                            | May 10 2024 23:33:00 | City of Philadelphia, Tax Unit, Law Department, 1401 John. F Kennedy BLVD., 5th Floor, Philadelphia, PA 19102                            |
| 13951189 | + EDI: AIS.COM  | May 11 2024 03:33:00 | Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901                                      |
| 14704898 | + Email/Text: bkteam@selenefinance.com                        | May 10 2024 23:33:00 | MCLP Asset Company, Inc., Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295                          |
| 13908191 | Email/Text: nsm_bk_notices@mrcooper.com                       | May 10 2024 23:33:00 | Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741  |
| 13951396 | EDI: LCIPHMMRG  | May 11 2024 03:33:00 | Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605                                   |
| 13915382 | + Email/Text: bankruptcygroup@peco-energy.com                 | May 10 2024 23:33:00 | PECO Energy Company, 2301 Market Street, S4-1, Philadelphia, PA 19103-1380   |
| 13953528 | EDI: PRA.COM  | May 11 2024 03:33:00 | Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  |
| 13883115 | + Email/Text: bankruptcy1@pffcu.org                           | May 10 2024 23:33:00 | Police And Fire Federal Credit Union, 901 Arch St, Philadelphia, PA 19107-2495   |
| 13954150 | Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | May 10 2024 23:33:00 | U.S. Bank N.A., et al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City,  |

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Page 2 of 3

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UT 84165-0250

13928989 + EDI: AIS.COM

May 11 2024 03:33:00 Verizon, by American InfoSource LP as agent,  
4515 N Santa Fe Ave, Oklahoma City, OK  
73118-7901

13978300 + Email/Text: megan.harper@phila.gov

May 10 2024 23:33:00 Water Revenue Bureau, c/o Pamela Elchert  
Thurmond, 1401 John F. Kennedy Blvd., 5th  
Floor, Philadelphia, PA 19102-1663

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address        |
|----------|---------------|-------------------------|
| 14712257 |               | Nationstar Mortgage LLC |

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 12, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2024 at the address(es) listed below:

| Name                    | Email Address   |
|-------------------------|---|
| ADAM BRADLEY HALL       | on behalf of Creditor Wells Fargo Bank N.A. amps@manleydeas.com   |
| ANDREW L. SPIVACK       | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper andrew.spivack@brockandscott.com<br>wbcef@brockandscott.com                                  |
| ANDREW L. SPIVACK       | on behalf of Creditor Wells Fargo Bank N.A. andrew.spivack@brockandscott.com, wbcef@brockandscott.com   |
| BRAD J. SADEK           | on behalf of Debtor Joseph Zwicharowski brad@sadeklaw.com<br>bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com             |
| CHRISTOPHER A. DENARDO  | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com   |
| CHRISTOPHER A. DENARDO  | on behalf of Creditor Nationstar Mortgage LLC logsecf@logs.com  |
| DANIELLE BOYLE-EBERSOLE | on behalf of Creditor U.S. Bank N.A. as trustee, et al. c/o Select Portfolio Servicing, Inc. dboyle-ebersole@hoflawgroup.com,<br>PABKAttorneyecf@orlans.com |
| DENISE ELIZABETH CARLON | on behalf of Creditor Brighthouse Life Insurance Company bkgroup@kmlawgroup.com   |
| JEROME B. BLANK         | on behalf of Creditor Ocwen Loan Servicing LLC jblank@pincuslaw.com, mmorris@pincuslaw.com  |

District/off: 0313-2

User: admin

Page 3 of 3

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JEROME B. BLANK

on behalf of Creditor Wells Fargo Bank N.A. jblank@pincuslaw.com, mmorris@pincuslaw.com

JOSHUA I. GOLDMAN

on behalf of Creditor MCLP Asset Company Inc. Josh.Goldman@padgettlawgroup.com,  
angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KEVIN S. FRANKEL

on behalf of Creditor Nationstar Mortgage LLC pa-bk@logs.com

KRISTEN D. LITTLE

on behalf of Creditor Nationstar Mortgage LLC KRLITTLE@FIRSTAM.COM

MARTIN A. MOONEY

on behalf of Creditor TD Bank N.A. as successor in interest to Commerce Bank, N.A. Martin.Mooney@ag.ny.gov,  
kcollins@schillerknapp.com

MICHAEL JOHN CLARK

on behalf of Creditor Nationstar Mortgage LLC mclark@squirelaw.com

MICHAEL PATRICK FARRINGTON

on behalf of Creditor Brighthouse Life Insurance Company mfarrington@kmlawgroup.com

MICHELLE L. MCGOWAN

on behalf of Creditor MCLP Asset Company Inc. mimcgowan@raslg.com

PAMELA ELCHERT THURMOND

on behalf of Creditor City of Philadelphia pamelathurmond@phila.gov

SARAH K. MCCAFFERY

on behalf of Creditor U.S. BANK N.A. AS TRUSTEE, ON BEHALF OF THE HOLDERS OF THE J.P. MORGAN  
MORTGAGE TRUST 2007-S3 MORTGAGE PASS-THROUGH CERTIFICATES c/o Select Portfolio Servicing, Inc.  
smccaffery@pincuslaw.com, ckohn@hoflawgroup.com

THOMAS SONG

on behalf of Creditor Ocwen Loan Servicing LLC tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 22

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <u>Joseph Zwicharowski</u>       | Social Security number or ITIN | xxx-xx-1565 |
|   | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2  |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)   | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court Eastern District of Pennsylvania |                                  |                                |             |
| Case number: 17-11811-amc                                       |                                  |                                |             |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph Zwicharowski

5/9/24

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**